

Certificate Number: 05781-PAE-DE-029509458

Bankruptcy Case Number: 12-13474



05781-PAE-DE-029509458

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on June 30, 2017, at 6:52 o'clock AM PDT, Tobias Schoenwandt completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: June 30, 2017 By: /s/Allison M Geving

Name: Allison M Geving

Title: President